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PAGES (INCLUDING COVER): 26

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MESSAGE Attached please find the following regarding U.S. Patent Application No. 09/956,997:

1. Response (24 pages); and
2. Certificate of Transmission (1 page).

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DATE: July 7, 2005
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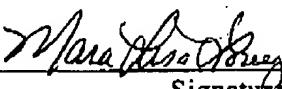
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Attorney Docket No. 47004.000172
Application No. 09/956,997

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Application Serial No.: 09/956,997

Attorney Docket No.: 47004.000172

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:) RECEIVED
William F. MANN et al.) CENTRAL FAX CENTER
Serial No.: 09/956,997) Examiner: Kambiz ABDI JUL 07 2005
Filed: September 21, 2001) Group Art No.: 3621

For: SYSTEM FOR PROVIDING CARDLESS PAYMENT

AMENDMENT

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Sir:

In response to the Office Action dated April 7, 2005, reconsideration of the above-identified application is requested based on the remarks and amendments as set forth below.

Amendments to the Specification begin on page 2.

A listing of the amended claims begins on page 3.

Remarks begin on page 14.